



**PATENT APPLICATION**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Jean-Charles JAVERLHAC

Group Art Unit: 3626

Application No.: 09/739,771

Examiner: J. Thomas

Filed: December 20, 2000

Docket No.: 108154.01

For: AN INSURANCE METHOD

**AMENDMENT UNDER 37 C.F.R. §1.111**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In reply to the August 13, 2004 Office Action and the December 9, 2004 personal interview, the period for reply being extended by the attached Petition for Extension of Time, please consider the following:

**Amendments to the Claims** as reflected in the listing of claims;

**Remarks.**